

Certificate Number: 03088-PAE-DE-038357465

Bankruptcy Case Number: 17-11811



03088-PAE-DE-038357465

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 8, 2024, at 11:10 o'clock AM CDT, Joseph Zwicharowski completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 8, 2024 By: /s/Crystal Towner

Name: Crystal Towner

Title: Counselor